

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Williams et al.

Title: COMPUTERIZED SYSTEMS
AND METHODS FOR
FACILITATING THE FLOW OF
CAPITAL THROUGH THE
HOUSING FINANCE
INDUSTRY

Appl. No.: 10/743,484

Filing Date: 12/22/2003

Examiner: Hammond, Thomas M. III

Art Unit: 3695

Confirmation Number: 7775

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated July 22, 2008, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 7 of this document.

Please amend the application as follows: